

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

PATRICE D REED

Debtor(s)

Case No. 18-17921-AMC

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/30/2018.
- 2) The plan was confirmed on 05/07/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/25/2024.
- 6) Number of months from filing or conversion to last payment: 71.
- 7) Number of months case was pending: 75.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$71,039.00.
- 10) Amount of unsecured claims discharged without full payment: \$147,145.94.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$92,520.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$92,520.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$2,583.00
Court Costs \$0.00
Trustee Expenses & Compensation \$7,510.33
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$10,093.33

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	NA	6,388.65	6,388.65	3,343.92	0.00
AMERICAN EXPRESS	Unsecured	NA	104.14	104.14	54.51	0.00
AMERICAN EXPRESS TRS	Unsecured	6,302.00	NA	NA	0.00	0.00
AMEX	Unsecured	81.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	3,496.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	971.00	NA	NA	0.00	0.00
CHASE CARD SERVICES	Unsecured	1,700.00	NA	NA	0.00	0.00
CITICARDS	Unsecured	6,448.00	NA	NA	0.00	0.00
CITICARDS	Unsecured	3,135.00	NA	NA	0.00	0.00
CITY OF PHILA	Secured	46.41	46.41	46.41	0.00	0.00
CITY OF PHILA	Secured	NA	14,641.42	14,641.42	0.00	0.00
DGMB CASINO, D/B/A RESORTS CASI	Unsecured	NA	5,100.00	5,100.00	2,669.42	0.00
DISCOVER FINANCIAL	Unsecured	950.00	NA	NA	0.00	0.00
DISCOVER FINANCIAL SVCS	Unsecured	NA	2,016.57	2,016.57	1,055.51	0.00
FIRST NATIONAL BANK	Unsecured	193.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF OMAHA	Unsecured	NA	411.09	411.09	215.17	0.00
KINECTA FEDERAL CREDIT UNION	Secured	NA	14,828.79	15,053.49	15,053.49	0.00
LVNV FUNDING	Unsecured	NA	6,448.00	6,448.00	3,374.99	0.00
LVNV FUNDING	Unsecured	NA	3,135.24	3,135.24	1,641.04	0.00
MACYS/DSNB	Unsecured	69.00	NA	NA	0.00	0.00
NAVY FEDERAL CREDIT UNION	Unsecured	9,831.00	NA	NA	0.00	0.00
NAVY FEDERAL CREDIT UNION	Unsecured	NA	10,076.03	10,076.03	5,273.96	0.00
NAVY FEDERAL CREDIT UNION	Unsecured	NA	8,902.25	8,902.25	4,659.59	0.00
PENNSYLVANIA HOUSING FINANCE	Secured	116,900.00	NA	NA	0.00	0.00
PHILA. FEDERAL CREDIT UNION	Unsecured	NA	9,240.32	9,240.32	4,836.54	0.00
PHILADELPHIA FEDERAL CREDIT UN	Unsecured	9,211.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	159.25	159.25	83.36	0.00
RESORTS HOTEL AND CASINO	Unsecured	5,100.00	NA	NA	0.00	0.00
SYNCHRONY BANK/LOWES	Unsecured	9,657.00	NA	NA	0.00	0.00
TROPICANA CASINO AND RESORT	Unsecured	NA	5,100.00	5,100.00	2,669.42	0.00
U.S. DEPARTMENT OF EDUCATION C	Unsecured	NA	42,543.21	42,543.21	22,267.80	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WELLS FARGO BANK	Unsecured	16,387.00	NA	NA	0.00	0.00
WELLS FARGO BANK	Unsecured	4,876.00	NA	NA	0.00	0.00
WELLS FARGO BANK	Unsecured	7,394.00	NA	NA	0.00	0.00
WELLS FARGO BANK	Unsecured	NA	4,876.17	4,876.17	2,552.27	0.00
WELLS FARGO SERVICING CENTER	Unsecured	NA	7,477.53	7,477.53	3,913.87	0.00
WELLS FARGO SERVICING CENTER	Unsecured	NA	16,739.67	16,739.67	8,761.81	0.00
WESTGATE RESORTS (TIME SHARES)	Secured	9,402.20	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$15,053.49	\$15,053.49	\$0.00
All Other Secured	\$14,687.83	\$0.00	\$0.00
TOTAL SECURED:	\$29,741.32	\$15,053.49	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$128,718.12	\$67,373.18	\$0.00

Disbursements:

Expenses of Administration	<u>\$10,093.33</u>	
Disbursements to Creditors	<u>\$82,426.67</u>	
TOTAL DISBURSEMENTS :		<u>\$92,520.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/13/2025

By: /s/ Kenneth E. West

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.